

## Report of The Condition of the

## Alma State Savings Bank

at Alma, Michigan,

at the close of business, Sept. 2, 1915, as called for by the Commissioner of the Banking Department.

## RESOURCES

Loans and discounts, viz:		
Commercial department	\$103,165 38	
Savings department	32,067 10	\$135,232 48
Bonds, mortgages and securities, viz:		
Commercial department	1,000 00	
Savings department	112,028 89	113,028 89
Overdrafts		1,756 75
Expenses, Interest and Taxes paid exceeding earnings		
Banking house	15,000 00	
Furniture and fixtures	5,000 00	
Other real estate		
Items in transit	4,005 19	

## RESERVE

Commercial		
Due from banks in reserve cities	22,519 48	
Exchanges for clearing house	625 85	
U. S. and National bank currency	1,900 00	
Gold coin		
Silver coin	988 00	
Nickels and cents	481 09	
	26,514 42	

Savings		
Due from banks in reserve cities	15,241 68	
U. S. and National bank currency	4,670 00	
Gold coin	3,830 00	
	23,741 68	50,256 10

Checks and other cash items	460 96	
Total	324,740 37	

## LIABILITIES

Capital stock paid in	40,000 00	
Surplus fund	10,000 00	
Undivided profits net	1,910 62	
Dividends, unpaid	30 00	
Commercial deposits subject to check	84,425 11	
Commercial certificates of deposit	10,536 97	94,962 08
Due to banks and bankers		
Savings deposits (book accounts)	59,110 24	
Savings certificates of deposit	108,727 43	167,837 67
Bills payable		10,000 00
Total	324,740 37	

State of Michigan, County of Gratiot—ss.  
I, H. C. Moore, Cashier of the above named Bank, do solemnly swear that the above statement is true to the best of my knowledge and belief and correctly represents the true state of the several matters therein contained, as shown by books of the bank.

H. C. MOORE, Cashier

Subscribed and sworn to before me this 8th day of Sept. '15  
KARL R. ADAMS, Notary Public.

My commission expires Feb. 2, 1916

Correct—Attest

James E. Mitchell  
Jotham Allen  
Daniel L. Sharrar Directors

## REPORT OF THE CONDITION OF THE

## First State Bank

AT ALMA, MICHIGAN,

at the close of business, Sept. 2, 1915, as called for by the Commissioner of the banking department.

## RESOURCES

Loans and discounts, viz:		
Commercial department	\$188,034 60	
Savings department	47,825 00	\$235,859 60
Bonds, mortgages and securities, viz:		
Savings department	241,075 65	241,075 65
Overdrafts		307 77
Banking house	12,185 00	
Furniture and fixtures	1,000 00	
Other real estate	280 21	
Items in transit	8,425 00	

## RESERVE

Commercial		
Due from banks in reserve cities	1,051 40	
Exchanges for clearing house	248 24	
U. S. and National bank currency	11,309 00	
Gold coin	555 00	
Silver coin	1,196 85	
Nickels and cents	123 52	
Savings		
Due from banks in reserve cities	40,475 92	
U. S. and National bank currency	7,000 00	
Gold coin	10,500 00	
Total Reserve	72,439 93	
Checks and other cash items	12 63	
Total	571,585 79	

## LIABILITIES

Capital stock paid in	50,000 00	
Surplus fund	30,000 00	
Undivided profits net	2,355 39	
Dividends, unpaid	8 00	
Commercial deposits subject to check	132,014 84	
Commercial certificates of deposit	9,830 99	
Certified checks	500 00	
Savings deposits (book accounts)	66,202 44	
Savings certificates of deposit	280,674 13	
Total deposits	489,222 40	
Total	571,585 79	

State of Michigan, County of Gratiot—ss.  
I, Carl H. Washburn, Cashier of the above named bank, do solemnly swear, that the above statement is true to the best of my knowledge and belief and correctly represents the true state of the several matters therein contained, as shown by the books of the bank.

CARL H. WASHBURN, Cashier.

Subscribed and sworn to before me this 8th day of Sept. '15  
J. S. KNOERTZER, Notary Public.

My commission expires March 10th, 1918.

Correct Attest

L. A. Sharp  
Francis King  
Chas. G. Rhodes Directors

## LOCAL NEWS

Francis King went to Saginaw on business this morning.

Dr. and Mrs. Andrews of St. Louis visited friends in Alma Tuesday.

W. O. Watson of Breckenridge was in Alma on business Wednesday.

Dr. E. G. Sluyter, Osteopathic Physician, Vermuelen Block, Union phone 47.

Latest styles in fall and winter hats at Mrs. Gaffney's Style Shop. Will Davis of Detroit is spending a few days visiting his parents, Mr. and Mrs. A. O. Davis.

Mrs. L. N. Baker was in Saginaw Tuesday at the bedside of her brother who is dangerously ill.

Amni Lancashire sailed for Europe with W. H. Powell, a newspaper war correspondent, last week.

Mrs. George H. Smith is visiting her son and daughter at Rockford and Grand Rapids this week.

S. E. Francis of Mt. Pleasant, manager of the Bell Telephone of that city, was in Alma on business Tuesday.

John Seely of Caro was in Alma today with his son, who will enter the college next week as a freshman.

Will Moody of Forest Hill is employed in the Crandell &amp; Scott Furniture store. He started work Monday morning.

C. M. Johnson, the Ford man, was in Detroit the fore part of the week securing a few cars for Gratiot county customers.

Mrs. Arthur Little of Rantoul, Illinois, and two little boys are visiting her brother, Douglas Putnam of this city for two weeks.

Miss Harriet Stanton of Lansing and Claire Goring of Riverdale were married in Mt. Pleasant Wednesday. They will live near Alma.

Anderson &amp; Hauck are rearranging the interior of their general store on East Superior Street. New shelves have been installed and neat show windows fixed up.

Miner &amp; Son began the installation of their ice cream and soda fountain the fore part of this week. It is one of the latest models and is a fine addition to their store equipment.

Miss Helen Lancashire, who has been doing Red Cross work in France for the past year returned to the United States and the home of her parents in Manchester, Massachusetts, last week.

Theodore Higbee, a 1914 graduate of the college, who has been working in New York City for the past year, arrived in Alma Tuesday evening and will spend a few days visiting old friends in the city.

Clarence H. Jessup, who has been selling books in Indiana and Ohio during the vacation months returned to Alma Friday to take up his work in the college next week. He will enter in the sophomore class.

George H. Smith received a car load of Holland furnaces the fore part of the week and is busy distributing them throughout this part of the county. Mr. Smith has been very successful in the sale of this furnace.

George R. Avery of Cedar Lake brought in a most remarkable stalk of Vicks Cardinal Astors to the Record office Tuesday morning.

There were nineteen blossoms on the stalk. Everyone of them was large and of magnificent coloring.

Marshall Allen MacDonald, a lusty ten-pound young man, arrived at the home of his grand parents, Mr. and Mrs. B. J. Fraker, Tuesday morning. The mother was formerly Miss Lois Fraker and the young son are both doing finely.

Mrs. Howard Willard was called to Perrinton Friday morning because of the serious illness of her aunt, Mrs. Charles Herick. Mrs. Herick passed away Monday morning. The funeral was held Wednesday morning at eleven o'clock.

Mr. and Mrs. Brenley's grand daughter, Gertrude N. Elliot of 1170 Fourth Avenue, Detroit, took second prize in the show for girl babies from cities over ten thousand at the Michigan State Fair at Detroit the fore part of this week.

McCullough &amp; Besore have purchased a new flat work ironer for their laundry. It will replace an old one that was too small for their growing business. The purchase price of the new machine was thirteen hundred dollars.

## MONTAGUE SURPRISED

Over seventy-five members of the Alma Lodge No. 244, Free and Accepted Masons gave a most delightful surprise party in honor of Herbert Montague, Superintendent of the Michigan Masonic Home, Friday evening. It was in the nature of a birthday surprise party and would have been so, had it been about a month earlier. At that time the popular Superintendent of the Home passed his sixty-sixth birthday with no surprises, for his friends could not make proper arrangements then. However they made up for lost time Friday night.

At eight o'clock they gathered in the lobby and Mr. Montague was called from his room. The surprise was complete. By the time he had gathered in a regular sized breath, the big gathering of men were adjourned in the parlor and billiard room where the evening was spent in cards and billiards.

Later in the evening Ezra Smith, in behalf of the Lodge, presented Mr. Montague with a very fine thermos bottle. In a very appropriate speech Mr. Montague accepted the gift.

Light refreshments, consisting of sandwiches and coffee and ice cream and cake, were served. At 11:30 the big party reluctantly broke up after a most enjoyable social evening.

Miner's Special is Maple Walnut and Pineapple Ice.

Miss Laura Crandell returned Monday evening from a four weeks' visit with friends in Ironwood.

Edward Wilson, a former Alma boy now a prominent insurance man of Lansing, called on old friends Thursday.

Miss Eva Barnes of Charlotte will return to Alma tomorrow to take up her work at the college. She will complete her course this year.

There will be a lot of fun for everyone at the big Mason-Odd Fellow baseball game and band concert on Davis Field Friday afternoon.

In order to secure an eight per cent discount in the assessment for the Farmer's Mutual Life Insurance Company of Clinton and Gratiot counties the payment must be made before November 15th and not necessarily before September 15th as reported in last week's issue.

W. J. Huff who was to have rented the east half of the Porter store but who was prevented from doing so by the legal tangle caused by the refusal of C. A. Sawkins to evacuate when requested to by G. B. Porter, has rented rooms, in the second story of the Bahke Block and there will conduct his clothes pressing and cleaning establishment. He has secured the rooms to the rear of Dr. Lamb's offices.

The big "T" beam which was placed in front of the Bartlett Block a few weeks ago has been found defective and will have to be removed or strengthened immediately. It was guaranteed to hold fifty thousand pounds but was badly strained under a load of much less than half that weight. Nelson Fullerton, who is building the block had his men tear out all the brickwork preparatory to an investigation by the steel company's representatives.

Rev. Crane, who has made sanitary surveys of more than fifty American cities, will make a survey of Alma Monday and Tuesday of Good Health Week. She will give the results of personal observations of the streets, alley, water and sewer service, milk supply, markets, public school buildings the housing situation and various other matters of public health interest. An opportunity for questions will be given at the close of each address.

In a letter to Dr. C. E. Ford, head of the public health department of the city of Cleveland, Dr. William J. Mayo the noted surgeon of Rochester, Minnesota, says: "Mrs. Caroline Bartlett Crane of Kalamazoo, Michigan, came here a while ago. She told us a lot of very interesting but disagreeable things in regard to our public health and sanitary methods. And a result of it was that a Civic League of women was formed and this league has done more for this town in six months than the men of this community have done in forty years."

## OBITUARY

Sarah Cohee was born October 24, 1847, in Rush county, Indiana, and grew to womanhood there. She was married there to John W. Newhouse, February 19 1865. To this union were born eight children two of whom died in infancy. Those living are Mrs. Elenore M. Norris of Ithaca, W. P. Newhouse of Rush county, Ind., Arthur and Oliver of Frankfort, Ind., Albert of Lafayette township, this county, and Ernest of Rush county, Ind.

Mr. Newhouse died twelve years ago. In 1907 his widow was united in marriage to N. W. Grover and for the past three and a half years they have lived in this county. Mrs. Grover has been in ill health for the past year and after an illness of only two weeks she passed away early Wednesday morning, September 8, 1915, at the home of her son Albert, at the age of 67 years, 10 months and 14 days, leaving her husband, children and one sister, Mrs. Jas. Hoath, the latter living in Anthony, Kan.

A short service was held Wednesday evening at the residence and the remains were then taken to the undertaking parlors of J. L. Barden at Ithaca, and the following morning (Thursday) were taken to Frankfort, Ind., accompanied by Albert Newhouse and Mr. and Mrs. G. L. Norris. Interment was made there in the family lot.

Mrs. Grover was a kindly lady and during her short residence here made many friends. She had long been a member of the Methodist church.

## ASTER SHOW

The Garden Club met at the home of Mrs. Francis King last Saturday afternoon, September 11th. In connection was held the Annual Aster Show. There were many contributions of splendid specimens entered for competition, besides a fine display of other flowers, notably a collection from the farm of Mrs. Avery of Cedar Lake. We wish to thank all who assisted in making the show a success.

**CLASS I**  
Best aster of any one variety—First prize, Mrs. Thornburgh; Second prize, Mrs. Suydam.

**CLASS II**  
Best collection—First prize, Mrs. Pardee; Second prize, Mrs. Thornburgh.

**CLASS III**  
Best arrangement—First prize, Mrs. Wilcox; Second prize, Mrs. G. S. Ward.

The first prizes were Blue Ribbons. The second prizes were Yellow Ribbons, appropriately lettered.

Mrs. Suydam, Chairman Aster Group.

Miller Bros. <sup>A<sub>N</sub></sup> Arcada

## Cash Grocery

## Saturday Cash Specials

Lily White Flour per Sack	79c
5 lbs. Sugar for	29c

Ivory Soap 3 Bars for	10c	4 Cans Corn for	25c
Calumet Baking Powder lb.	19c	4 Cans Peas for	25c
K. C. Baking Powder 25c can	19c	Arm and Hammer Soda	5c

Peaches -	Peaches -	Peaches
Carload of Fancy Elbertas, per bushel		\$1.25

## HIGH SCHOOL SENIORS MARRY

Thelma Lindsey and Arlo Eckert, Popular Alma People, Wed in St. Louis.

The fuss and feathers of a home wedding do not appeal to the prospective brides and bridegrooms of Alma, and the practice of giving their solicited friends the slip is growing in favor every day. Arlo Eckert, eighteen years old, and Thelma Lindsey, seventeen years old, swerved not a whit from the prevailing practice last Friday morning when they went to St. Louis secretly and were married at the home of Elder and Mrs. Meech in the presence of the parson's family.

Mr. and Mrs. Eckert and small child attended the Isabella county fair at Mt. Pleasant Thursday, returning late in the evening. Arlo had remained in Alma. When the parents returned they did not bother to call him, supposing, of course, that he had retired for the evening. In the morning when repeated calls brought no response, Bert Eckert went to the young man's room, but no young man was there. Instead a note was found telling of the plunge into the matrimonial sea. In the note he also assured his parents that his savings for the past few months were sufficient for the immediate future and that he had a good job with which to support himself and wife. He further advised his parents that it was useless to stop him, even if they cared to.

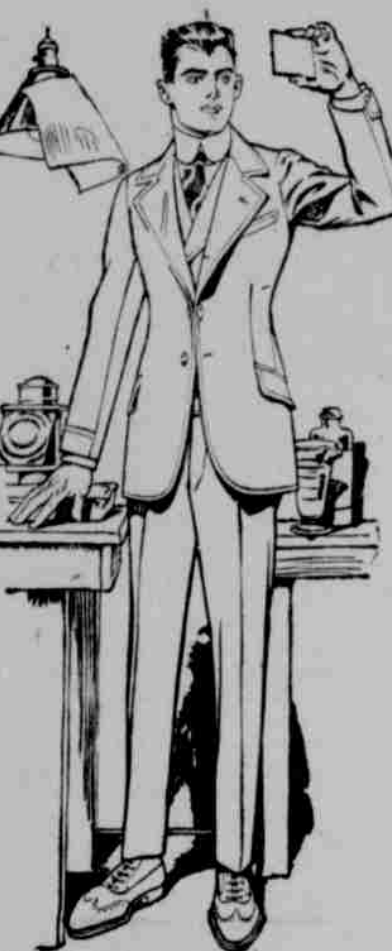
Just where the newly wedded betook themselves is uncertain though their new home is located somewhere in Wisconsin. They were married at noon and took the west bound train for Grand Rapids.

Both Mr. and Mrs. Arlo Eckert were seniors in high school and would have graduated next June. If by chance they should return to Alma soon their parents will insist upon their returning to school and finishing at least their high school courses.

Both were very popular among their fellow students and especially their classmates. The young man is very industrious and ambitious and undoubtedly will convince his friends and parents that he is well able to assume the new responsibilities.

Charles Dutt left Monday evening for Lexington, Kentucky. He will enter the University of Kentucky as a freshman this week. Charles is a graduate of the Alma High School and one of the finest young men ever turned out of this school. He was one of its leading athletes for several years.

The K. of P. lodge held an informal smoker in their new lodge room in Vaudette Hall last Thursday evening. They are planning a series of entertainments for the members for the winter months. Last winter this lodge held a series of ten banquets which were greatly enjoyed and very largely attended.



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## Our HAT LINE

Is the Best in the City. All the New Shades in Colorings, and Shape.

Stetson Hats  
and  
Thier Hats

Cluett Shirts for Men  
Tapeless Waists for  
Boys

Cleaning Pressing Dry Cleaning

G. J. Maier & Co.



## Have You Bought That New Fall Suit?

JUST a few words about the wisdom of purchasing your suit now. These are the days when you should be getting the real wear out of it. The styles are fresh, the materials are different. We picture herewith one of the season's prettiest. Some new garments just unpacked, come in and see them.



Mrs. P. J. Adams  
Style Shop

Ever "hunt a needle in a haystack?"  
It's a long, discouraging job.

You are hunting a needle in a haystack with that "room for rent," "boy wanted" or other placard in your window.

The want ads make a thorough canvass of this town between suns for your wants.

## We Make Our Own Ice Cream

From the Purest Product Which Can Be Found  
Clean and Sanitary—Try a Quart—25c  
Special Price on Quantity

Luchini Bros.